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**CASHLESS IN UUM: FACTORS INFLUENCING USER'S INTENTION TO
USE DIGITAL PAYMENT BASED ON KIPLE PAY**

By



PAN JING RUI (820744)

UUM
Universiti Utara Malaysia

**A thesis submitted to College of Business in partial fulfilment of the
requirement for postgraduate Master of Science of International Accounting**

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Nama Penyelia : **DR. YURITA YAKIMIN ABD. TALIB**
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh :
(Date)

9/12/18

DR. YURITA YAKIMIN ABDUL TALIB

Senior Lecturer
Tunku Puteri Intan Safinaz
School of Accountancy (TISSA-UUM)
College of Business
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ABSTRACT

Digital payment (cashless payment) has huge potential to achieve cashless transaction all around the world by providing digital payment choices where payment is made using cards (credit and debit), E-wallets, mobile payments, electronic cash systems and so on. Digital payment will be a trend in the future. Malaysia is moving towards becoming a cashless society in 2050. While, 78% of Malaysians use mobile devices, only 34% of people use digital payment to purchase products or services. This means that the proportion of digital payments usage is still very low. Therefore, the purpose of this study is to examine the factors that influence user's intention to use digital payment, with a specific focus of Kiple Pay system, using Technology Readiness and Acceptance Model (TRAM). Four independent variables, optimism, innovativeness, discomfort, and insecurity were applied to examine the perceived usefulness of Kiple Pay. One mediator, perceived usefulness (PU) was used to investigate the intention to use Kiple Pay. The results of current research confirmed that optimism, innovativeness and discomfort have significantly positive with perceived usefulness of Kiple Pay. On the other hand, the study found that insecurity has insignificant with perceived usefulness of Kiple Pay. Furthermore, there is a significantly positive relationship between perceived usefulness and intention to use Kiple Pay.

Key words: Digital payment, Cashless payment Kiple Pay, Technology Readiness, Technology Acceptance, Technology Readiness and Acceptance Model (TRAM)

ABSTRAK

Pembayaran digital (pembayaran tanpa tunai) berpotensi besar untuk mencapai transaksi tanpa tunai di seluruh dunia dengan menyediakan pilihan pembayaran digital di mana bayaran dibuat menggunakan kad (kredit dan debit), E-dompet, pembayaran mudah alih, sistem tunai elektronik dan sebagainya. Pembayaran digital akan menjadi gaya terkini pada masa depan. Malaysia bergerak ke arah menjadi masyarakat tanpa tunai pada tahun 2050. Walaupun, 78% rakyat Malaysia menggunakan peranti mudah alih, hanya 34% orang yang menggunakan pembayaran digital untuk membeli produk atau perkhidmatan. Ini bermakna peratusan penggunaan pembayaran digital masih sangat rendah. Oleh itu, tujuan kajian ini adalah untuk mengenalpasti faktor-faktor yang mempengaruhi niat pengguna untuk menggunakan pembayaran digital, dengan fokus kepada sistem Kiple Pay, menggunakan Technology Readiness and Acceptance Model (TRAM). Empat pemboleh ubah bebas iaitu optimisme, inovasi, ketidakselesaian, dan ketidakselamatan digunakan untuk menilai niat penggunaan Kiple Pay. Satu mediator, jangkaan kebergunaan (Perceived Usefulness) digunakan untuk menyelidik niat penggunaan Kiple Pay. Dapatan kajian semasa menegaskan bahawa optimisme, inovasi dan ketidakselesaian memiliki hubungan positif dengan jangkaan kebergunaan Kiple Pay. Sebaliknya, kajian mendapati bahawa ketidakselamatan tidak mempunyai hubungan dengan jangkaan kebergunaan Kiple Pay. Tambahan lagi, terdapat hubungan positif di antara jangkaan kebergunaan dan keinginan untuk menggunakan Kiple Pay.

Kata kunci: Pembayaran digital, Pembayaran tanpa tunai Kiple Pay, Ketersediaan Teknologi, Penerimaan Teknologi, Technology readiness and Acceptance Model (TRAM)

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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

As the world faces rapid change in technology nowadays, people start to move towards a cashless environment after demonetization takes place. Digital payment have huge potential to achieve cashless transaction all around the world, by providing digital payment choices through using payment cards (credit & debit), E-wallets, mobile payments , electronic cash systems and so on (Bezhovski, 2016).

Digital payment is also known as going cashless. It has huge potential to change lives of millions of people and makes life easier (Bezovski, 2016). Previously, people carry a lot of cash with them which is inconvenient and also risky of carrying them around (Thomas, 2013). Alipay is a successful case in which people no longer need physical cash for payment when they are outside (Liu, 2015). One of the advantage of digital payment is that it help the user to track their expenses (Ramya, Sivasakthi & Nandhini, 2017).

Digital payment systems also can conveniently and economically help entrepreneurs to connect with suppliers, employees, banks, government departments and new markets for their goods and services (Klapper, 2017). These systems improve security

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APPENDIX



Dear respected respondents:

I am a master student at Othman Yeop Abdullah (OYA) Graduate School of Business, in University Utara Malaysia.

I would like you to participate my research which is titled "**CASHLESS IN UUM: FACTORS INFLUENCING USERS INTENTION TO USE DIGITAL PAYMENT- BASE ON KIPLE PAY**". Please answer honestly and carefully all items in the questionnaire as it will influence the result of the research.

Information obtained from this questionnaire **WILL BE TREATED STRICTLY CONFIDENTIAL** and will be used solely for academic purposes. The questionnaire is expected to take only 10 minutes and I appreciate your participation in this study.

Thanks you for your time in responding to this questionnaire.

Your participation is highly appreciated.

Sincerely,

PAN JING RUI

Master of Science (Inter. Accounting),

Universiti Utara Malaysia (UUM)

Email:salimapjr2016@gmail.com

Phone number: +60149823056

SECTION A: EXCLUSION CRITERIA QUESTIONS

1. Have you used digital payment (eg: Alipay, Paypal, WeChat Pay, Kiple Pay).

- a. ☐ Yes
- b. ☐ No

2. How long you have been using digital payment?

- a. ☐ < 1 Year
- b. ☐ > 1 Year
- c. ☐ Never

SECTION B: Survey Questions

Direction: Please answer the following questions using a 1 to 5 scale with 1-Strongly disagree, and 5-Strong Agree. Please circle your answer to each question.

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
3	I intend to adopt Kiple pay as soon as possible.	1	2	3	4	5
4	Technology makes me more productive in my personal life.	1	2	3	4	5
5	Other people come to me for advice on new technologies.	1	2	3	4	5
6	There should be caution in replacing important people tasks with technology because new technology is not dependable.	1	2	3	4	5
7	I rely on technology to keep up to date on topics I care about communications.	1	2	3	4	5
8	It is easy for me to learn how to utilize Kiple pay.	1	2	3	4	5
9	When I get technical support from a provider of a high-tech product or service, I sometimes feel as if I am being taken advantage of by someone who knows more than I do.	1	2	3	4	5

10	I like the idea of doing business online because I am not limited to regular business hours.	1	2	3	4	5
11	Whenever something gets automated, you need to check carefully that the system is not making mistakes.	1	2	3	4	5
12	People are too dependent on technology to do things for them.	1	2	3	4	5
13	I find new technologies to be mentally stimulating.	1	2	3	4	5
14	If you provide information to a technology-based system, you can never be sure it really gets to the right place.	1	2	3	4	5
15	If I buy a high-tech product or service, I prefer to have the basic model over one with a lot of extra features.	1	2	3	4	5
16	Technology lowers the quality of relationships by reducing personal interaction.	1	2	3	4	5
17	I believe it is worth for me to adopt Kiple pay.	1	2	3	4	5
18	I find it easy to get Kiple Pay to do what I want it to do.	1	2	3	4	5
19	Technology gives me more freedom of mobility.	1	2	3	4	5
20	When I call a business, I prefer talking to a person rather than interacting with an automated system.	1	2	3	4	5
21	The human touch is very important when doing business with a company.	1	2	3	4	5
22	I find I have fewer problems than other people in making technology work for me.	1	2	3	4	5
23	Technical support lines are not helpful because they don't explain things in terms I understand.	1	2	3	4	5
24	I think using Kiple Pay make me save time.	1	2	3	4	5
25	Sometimes, I think that technology systems are not designed for use by ordinary people.	1	2	3	4	5

26	I like technologies that allow me to tailor things to fit my own needs.	1	2	3	4	5
27	I enjoy the challenge of figuring out high-tech gadgets.	1	2	3	4	5
28	It seems my friends are learning more about the newest technologies than I am.	1	2	3	4	5
29	I think Kiple Pay increase my effectiveness as a user.	1	2	3	4	5
30	I intend to use Kiple Pay in the future.	1	2	3	4	5
31	Too much technology distracts people to a point that is harmful.	1	2	3	4	5
32	I worry that information I make available over the Internet may be misused by others.	1	2	3	4	5
33	The use of Kiple Pay will give the joy of controlling my financial transactions.	1	2	3	4	5
34	I will recommend peers to use Kiple Pay.	1	2	3	4	5
35	I keep up with the latest technological developments in my areas of interest.	1	2	3	4	5
36	I can usually figure out new high-tech products and services without help from others.	1	2	3	4	5
37	It is embarrassing when I have trouble with a high-tech gadget while people are watching.	1	2	3	4	5
38	In general, I am among the first in my circle of friends to acquire new technology when it appears.	1	2	3	4	5
39	Technology gives people more control over their daily lives.	1	2	3	4	5
40	Technology and the Internet help people build stronger relationships.	1	2	3	4	5
41	Technology gives people more freedom to live and work where they please.	1	2	3	4	5
42	I think Kiple Pay is useful to me as a user.	1	2	3	4	5

43	It is easy to remember how to use Kiple Pay.	1	2	3	4	5
44	I prefer to use the most advanced technology available.	1	2	3	4	5
45	In my circle of friends, people are admired more if they own the latest gadgets.	1	2	3	4	5
46	I do not consider it safe to do business online.	1	2	3	4	5
47	New technology makes it too easy for governments and companies to spy on people.	1	2	3	4	5
48	I feel confident that technology-based systems will follow through with what I instruct them to do.	1	2	3	4	5
49	New technologies contribute to a better quality of life.	1	2	3	4	5
50	Any business transaction you do electronically should be confirmed later with a separate communication.	1	2	3	4	5
51	Products and services that use the newest technologies are much more convenient to use.	1	2	3	4	5
52	I do not feel confident doing business with a place that can only be reached online.	1	2	3	4	5
53	Technology always seems to fail at the worst possible time.	1	2	3	4	5
54	Learning about technology can be as rewarding as the technology itself.	1	2	3	4	5
55	Technology makes me more efficient in my occupation.	1	2	3	4	5
56	I do not consider it safe to provide personal information over the Internet.	1	2	3	4	5
57	There is no such thing as a manual for a high-tech product or service that's written in plain language.	1	2	3	4	5
58	Many new technologies have health or safety risks that are not discovered until after people have used them.	1	2	3	4	5
59	I find Kiple Pay easy to use.	1	2	3	4	5

Section C: DEMOGRAPHIC PROFILE

Please tick [✓] against the appropriate responses or fill in the blanks with the appropriate answers.

1. Gender

- a. [] Male
- b. [] Female

2. Age

- a. [] under 20
- b. [] 21-30
- c. [] 31-40
- d. [] 41-50
- e. [] 51 and above

3. Marital Status

- a. [] Single
- b. [] Married
- c. [] Divorce
- d. [] Widowed

4. Educational level

- a. [] Secondary School
- b. [] Bachelor Degree
- c. [] Master Degree
- d. [] PHD
- e. [] Other, please specify

5. Money Income

- a. [] less than RM500
- b. [] RM 501-1000
- c. [] RM 1001-1500
- d. [] RM 1500 and above

6. Occupation:

- a. [] Lecture
- b. [] Admin Staff
- c. [] Self Employed
- d. [] Student
- e. [] Others, please

Thank you

END